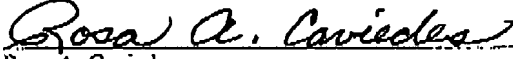


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Rosa A. Caviedes

Appl. No. : 09/721,728
Applicant : Rani K. Yadav-Ranjan
Filed : November 25, 2000
TC/A.U. : 3624
Examiner : Lalita M. Hamilton

Confirmation No. 3523

Docket No. : Construction-991100
Customer : 26379
No.

Title: PROCESS AND DEVICE FOR CONDUCTING ELECTRONIC TRANSACTIONS

RESPONSE C

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

Sir:

In response to the Office action, please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.

EM7216866.1